

IN THE CLAIMS:

A listing of the claims in the present patent application, which replaces all prior listings, is provided below:

1. **(Currently amended)** A system for routing and processing insurance related data, the system comprising:
 - a raw data database configured to electronically storing-store insurance application related documents;
 - a rules engine ~~that converts~~ configured to convert the documents into at least one data element having a common format;
 - the rules engine ~~determines~~ configured to determine whether each of the at least one data element has been fully validated as clean data;
 - the clean data is stored, by the system, in an operational database for use in application processing;
 - the rules engine ~~generates~~ configured to generate an exception task if it is determined that at least one data element is not clean, the rules engine generates an exception task constituted by the rules engine determining a process that is to be performed on one data element of the at least one data element that is not clean, the exception task associated exclusively to the one data element so as to process the one data element as an individual data element; and
 - the rules engine ~~receives~~ configured to receive a resolution for the one data element to the exception task for the one data element, upon the performance of the determined process, thereby enabling validation of the at least one data element.

2. (Original) The system of claim 1, wherein the common format is eXtensible Markup Language.

3. (Original) The system of claim 1, further comprising:
a state machine that monitors clean data in the operational database and rules engine outputs,
wherein the state machine generates workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs,
wherein the state machine receives responses to said workflow tasks, and
wherein the state machine determines case progression based upon said responses.

4. (Original) The system of claim 1, further comprising:
a state machine that monitors data converted by the rules engine,
wherein the state machine generates data tasks to enable data verification,
wherein the state machine receives responses to said data tasks, and
wherein the state machine verifies data for forwarding to the operational database based upon said responses.

5. (Original) The system of claim 1, wherein application-related documents include electronic documents and paper documents.

6. (Original) The system of claim 1, wherein the documents of a first type are stored in a first raw data database and documents of a second type are stored in a second raw data database.

7. (Original) The system of claim 1, wherein the exception task instructs a person to perform a task to resolve the exception.

8. (Original) The system of claim 1, wherein the exception task instructs an automated process to perform a task to resolve the exception.

9. (Original) The system of claim 1, further comprising:
the rules engine determines if additional information is required to validate a data element; and

the rules engine generating an exception task to obtain the additional information.

10. (**Currently amended**) A system for routing and processing insurance related data, the system comprising:

a raw data database electronically storing insurance application related documents;

a rules engine that converts the documents into at least one data element having a common format;

the rules engine determines whether each of the at least one data element has been fully validated as clean data, such validation as clean data including:

determining that syntax is correct;

determining that required information is present; and

determining that formatting is proper; and

the clean data is stored, by the system, in an operational database for use in application processing;

a state machine that monitors clean data in the operational database and rules engine outputs,

wherein the state machine generates workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs,

wherein the state machine receives responses to said workflow tasks, and

wherein the state machine determines case progression based upon said responses; and

wherein

the rules engine generates an exception task if it is determined that one data element of the at least one data element is not clean, the exception task associated exclusively to the one data element so as to process the one data element as an individual data element; and

the rules engine receives a resolution for the one data element to the exception task for the one data element, thereby enabling validation of the at least one data element.

11. **(Canceled)**

12. **(Currently amended)** A method for routing and processing insurance related data, the method performed by a tangibly embodied computational device, the method comprising:

receiving, by the computational device, insurance application-related documents from external sources,

storing, by the computational device, the documents electronically in a raw data database;

converting, by a rules engine in the computational device, the documents into at least one data element having a common format;

determining, by the computational device, whether each of the at least one data element has been fully validated as clean data;

storing, by the computational device, clean data in an operational database for use in application processing;

generating, by the computational device, an exception task if it is determined that at least one data element is not clean, the generating an exception task constituted by the computational device determining a process that is to be performed on one data element of the at least one data element that is not clean, the exception task associated exclusively to the one data element so as to process the one data element as an individual data element; and

receiving, by the computational device, a resolution for the one data element to the exception task for the one data element, upon the performance of the determined process, thereby enabling validation of the at least one data element.

13. (Original) The method of claim 12, wherein the common format is eXtensible Markup Language.

14. (Original) The method of claim 12, further comprising:
monitoring clean data in the operational database and rules engine outputs,
generating workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs,
receiving responses to said workflow tasks, and
determining case progression based upon said responses.

15. (Original) The method of claim 12, wherein the exception task instructs a person to perform a task to resolve the exception.

16. (Original) The method of claim 12, wherein the exception task instructs an automated process to perform a task to resolve the exception.

17. (Original) The method of claim 12, further comprising:
determining if additional information is required to validate a data element; and

generating an exception task to obtain the additional information.

18. **(Currently amended)** A computer-readable medium incorporating instructions for routing and processing insurance related data, comprising:

one or more instructions for receiving insurance application-related documents from external sources,

one or more instructions for storing the documents electronically in a raw data database;

one or more instructions for converting, by a rules engine, the documents into at least one data element having a common format;

one or more instructions for determining whether each of the at least one data element has been fully validated as clean data;

one or more instructions for storing clean data in an operational database for use in application processing;

one or more instructions for generating an exception task if it is determined that at least one data element is not clean, the generating an exception task constituted by determining a process that is to be performed on one data element of the at least one data element that is not clean, the exception task associated exclusively to the one data element so as to process the one data element as an individual data element; and

one or more instructions for receiving a resolution for the one data element to the exception task for the one data element, upon the performance of the determined process, thereby enabling validation of the at least one data element; and

the computer-readable medium being non-transitory.

19. **(Currently amended)** A computer-readable medium incorporating instructions for routing and processing insurance related data, comprising:
- one or more instructions for receiving insurance application-related documents from external sources,
 - one or more instructions for storing the documents electronically in a raw data database;
 - one or more instructions for converting, by a rules engine, the documents into at least one data element having a common format;
 - one or more instructions for determining whether each of the at least one data element has been fully validated as clean data;
 - one or more instructions for storing clean data in an operational database for use in application processing;
 - one or more instructions for monitoring clean data in the operational database and rules engine outputs,
 - one or more instructions for generating workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs,
 - one or more instructions for receiving responses to said workflow tasks, and
 - one or more instructions for determining case progression based upon said responses;
 - one or more instructions for generating an exception task if it is determined that one data element of the at least one data element is not clean, the exception task associated exclusively to the one data element so as to process the one data element as an individual data element; and

one or more instructions for receiving a resolution for the one data element to the
exception task for the one data element, thereby enabling validation of the at least one data
element; and
the computer-readable medium being non-transitory.

20. (Canceled)